Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 1 of 36

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United St	ates Bankı	ruptcy C	ourt					
Northern Distric	t of New Y	York, Uti	ica Divisi	on			Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Mic Dollinger, Robert A	dle):		Name of Jo	oint Debto	or (Spou	ise) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 yes (include married, maiden, and trade names):	ars			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 6378	I.D. (ITIN) /Con	nplete EIN	Last four d			or Individual-T	axpayer I.D.	(ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State of 1 Harry L Drive Kirkwood, NY	& Zip Code):		Street Add	ress of Jo	int Debt	tor (No. & Stree	et, City, State	e & Zip Code):
Kirkwood, N1	ZIPCODE 13	795	-				Z	IPCODE
County of Residence or of the Principal Place of Bus Broome	siness:		County of	Residenc	e or of th	he Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street a PO Box 270	ddress)		Mailing Ac	ldress of	Joint De	ebtor (if differer	nt from street	t address):
Kirkwood, NY	ZIPCODE 13	795					Z	IPCODE
Location of Principal Assets of Business Debtor (if o	lifferent from str	reet address at	pove):					
PO Box 270, Kirkwood, NY							Z	IPCODE 13795
Type of Debtor (Form of Organization)		Nature of I (Check on						Code Under Which Check one box.)
(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	Single A	101(51B) ker	Chapter 7			gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign		
check this box and state type of entity below.)	Clearing				<u></u>		Nature of D	
Chapter 15 Debtor Country of debtor's center of main interests:	Other					bts are primaril		Debts are primarily
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is	Tax-Exempt Ent (Check box, if applie Debtor is a tax-exempt organ Title 26 of the United States			cable.) \$ 101(8) as "incurred by an individual primarily for a		business debts.	
		ot the United Revenue Code		10		sonai, ramny, o d purpose."	r nouse-	
Filing Fee (Check one box)		611	1		Chap	oter 11 Debtors	5	
₩ Full Filing Fee attached			s a small busir			ined in 11 U.S. defined in 11 U		
Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the cour		Check if:					2121213	()
consideration certifying that the debtor is unable t except in installments. Rule 1006(b). See Official		than \$2,4	90,925 (amount	subject to	adjustme	debts (excluding on 4/01/16 and	l every three y	
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		A plan i	applicable box s being filed w nces of the pla nce with 11 U.	ith this p	olicited p	prepetition from	one or more	e classes of creditors, in
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.	distribution to u	nsecured cred	litors.			o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors								
1-49 50-99 100-199 200-999 1,0 5,0	-		J 0,001- 5,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		,000,001 \$: 50 millien \$1] 50,000,001 to 100 million	\$100,00 to \$500	,	\$500,000,001 to \$1 billion	More than	
Estimated Liabilities	000,001 to \$10,] 50,000,001 to	\$100,00	0,001	\$500,000,001 to \$1 billion		

Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 2 of 36

B1 (Official Form 1) (04/13)	9-	Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Dollinger, Robert A	
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, atta	nch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If me	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District;	Relationship;	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petitio chapter 7, 11, 12, or 13 of the explained the relief available u	Exhibit B d if debtor is an individual primarily consumer debts.) named in the foregoing petition, declare oner that [he or she] may proceed under itle 11, United States Code, and have nder each such chapter. I further certify e notice required by 11 U.S.C. § 342(b).
	X	
	Signature of Attorney for Debtor(s)	Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, expressed in Exhibit D completed and signed by the debtor is attached and matter this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.	ach a separate Exhibit D.)
Te (D P	. d D1/ V	
	0 days than in any other District.	•
Debtor is a debtor in a foreign proceeding and has its principal plot or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principal assets but is a defendant in an action or p	s in the United States in this District, proceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landford has a judgment against the debtor for possession of debtor	plicable boxes.)	• •
(Name of landlord th	nat obtained judgment)	
(Address o	of landlord)	TO THE ROTTE THE PERSON BETWEEN A CONTROL OF THE PERSON OF
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	ssession, after the judgment for po	ssession was entered, and
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due of	during the 30-day period after the
Debtor certifies that he/she has served the Landlord with this cer	tification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1) (04/13)	Page :
Voluntary Petition	Name of Debtor(s): Dollinger, Robert A
(This page must be completed and filed in every case) Signs	l
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this	I declare under penalty of perjury that the information provided in this
petition is true and correct.	petition is true and correct, that I am the foreign representative of a debtor
[If petitioner is an individual whose debts are primarily consumer debts	in a foreign proceeding, and that I am authorized to file this petition.
and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand	(Check only one box.)
the relief available under each such chapter, and choose to proceed under	☐ I request relief in accordance with chapter 15 of title 11, United
chapter 7.	States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
342(b).	chapter of title 11 specified in this petition. A certified copy of the
I request relief in accordance with the chapter of title 11, United States	order granting recognition of the foreign main proceeding is attached.
Code, specified in this petition.	
X /s/ Robert A Dollinger Robert A Dollinger Signature of Debtor Robert A Dollinger	Signature of Foreign Representative
Signature of Debtor Robert A Dollinger	Significant of total gar representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	Date
January 5, 2015 Date	
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
Digment of Lead may	I declare under penalty of perjury that: 1) I am a bankruptcy petition
X /s/ Peter A. Orville	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for
Signature of Attorney for Debtor(5)	compensation and have provided the debtor with a copy of this document
Poter A. Orvilla 102311	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated
Peter A. Orville 102311 Peter A. Orville P.C.	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
30 Riverside Dr	chargeable by bankruptcy petition preparers, I have given the debtor
Binghamton, NY 13905	notice of the maximum amount before preparing any document for filing
(607) 770-1007 Fax: (607) 770-1110	for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name and title, if any, of Bankruptey Petition Preparer
	Spoial Security Number (If the bankruptoy petition preparer is not an individual, state the
	Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
January 5, 2015 Date	nankrupney pennon preparer, (recognica by 11 0.5.0., § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Address
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this	X
petition is true and correct, and that I have been authorized to file this	Signeture
petition on behalf of the debtor.	partition of the state of the s
The debtor requests relief in accordance with the chapter of title 11,	Date Signature of Bankruptcy Petition Proparer or officer, principal, responsible
United States Code, specified in this petition.	person, or partner whose social security number is provided above.
, -	Names and Social-Security numbers of all other individuals who prepared or
	assisted in preparing this document unless the bankruptcy petition preparer is
Signature of Authorized Individual	not an individual:
Point J. N. a. c. 6 Augles J. a. 3 Ludy J. a. 3	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
of twitterline attachment	and the Federal Rules of Bankruptey Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

Case 15-60014-6-dd

Doc 1

Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main

B6 Summary (Official Form 6 - Summary) (12/14)

Page 4 of 36 Document

United States Bankruptcy Court Northern District of New York, Utica Division

IN RE:		Case No.
Dollinger, Robert A		Chapter 13
	Debtor(s)	1

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities, Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 335,000.00		
B - Personal Property	Yes	3	\$ 42,523.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 570,485.08	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 37,315.21	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 7,617.19
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 5,942.00
	TOTAL	20	\$ 377,523.00	\$ 607,800.29	

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Entered 01/09/15 09:26:15 Desc Main

B 6 Summary (Official Form 6 - Summary) (12/14)

Document Page 5 of 36

United States Bankruptcy Court Northern District of New York, Utica Division

IN RE:	Case No.
	Chapter 13
The beauty)	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 12)	\$
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1	
Line 14)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	A Secretary of the Control of the Co	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		g
4. Total from Schedule F		l s
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		8

B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of New York, Utica Division

	IN RE:	Case No.
	Dollinger, Robert A	Chapter 13
	Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STATE CREDIT COUNSELING REQ	
	Warning: You must be able to check truthfully one of the five statements do so, you are not eligible to file a bankruptcy case, and the court can dist whatever filing fee you paid, and your creditors will be able to resume co and you file another bankruptcy case later, you may be required to pay a to stop creditors' collection activities.	miss any case you do file. If that happens, you will lose llection activities against you. If your case is dismissed
	Every individual debtor must file this Exhibit D. If a joint petition is filed, each one of the five statements below and attach any documents as directed.	spouse must complete and file a separate Exhibit D. Check
	1. Within the 180 days before the filing of my bankruptcy case, I receive the United States trustee or bankruptcy administrator that outlined the opport performing a related budget analysis, and I have a certificate from the agency destricted and a copy of any debt repayment plan developed through the agence.	tunities for available credit counseling and assisted me in escribing the services provided to me. Attach a copy of the
oms Software Only	2. Within the 180 days before the filing of my bankruptcy case, I receive the United States trustee or bankruptcy administrator that outlined the opport performing a related budget analysis, but 1 do not have a certificate from the ag a copy of a certificate from the agency describing the services provided to you the agency no later than 14 days after your bankruptcy case is filed.	unities for available credit counseling and assisted me in ency describing the services provided to me. You must file
3. [1-820-998-2424] - F	3. I certify that I requested credit counseling services from an approved age days from the time I made my request, and the following exigent circumstrequirement so I can file my bankruptcy case now. [Summarize exigent circums of the counterpart of the counter	ances merit a temporary waiver of the credit counseling
© 1993-2013 EZ-Filing, Inc. (1-820-998-2424) - Forms Softwere Ordy	you file your bankruptcy petition and promptly file a certificate from the ag of any debt management plan developed through the agency. Failure to fu case. Any extension of the 30-day deadline can be granted only for cause a	ency that provided the counseling, together with a copy Ifill these requirements may result in dismissal of your and is limited to a maximum of 15 days. Your case may
	also be dismissed if the court is not satisfied with your reasons for filing counseling briefing.	your bankruptcy case without first receiving a credit
	 4. I am not required to receive a credit counseling briefing because of: [Che motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of of realizing and making rational decisions with respect to financial respection Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired participate in a credit counseling briefing in person, by telephone, or the Active military duty in a military combat zone. 	f mental illness or mental deficiency so as to be incapable consibilities.); to the extent of being unable, after reasonable effort, to
	5. The United States trustee or bankruptcy administrator has determined the does not apply in this district.	at the credit counseling requirement of 11 U.S.C. § 109(h)
	I certify under penalty of perjury that the information provided above is	true and correct.
	Signature of Debtor: 18/ Robert A Dollinger Poll A. Ool	linger
	Date: January 5, 2015	U

Case 15-60014-6-dd B6A (Official Form 6A) (12/07)

Doc 1

Entered 01/09/15 09:26:15 Desc Main Filed 01/09/15

Document Page 7 of 36

IN RE Dollinger, Robert A

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T)	٦1,	40	.49	1	

Case No.

(If known)

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Personal Residence 51 Harry L. Drive Kirkwood, NY 13795			60,000.00	211,700.00
Rental Property 84 State Line Rd. Vestal, NY 13850			135,000.00	258,975.97
Rental property-51 Broad St. Johnson City, NY 13790			35,000.00	54,891.00
Rental property-52 Aspen Lane Windsor, NY 13865	a construction of the cons	J	35,000.00	34,000.00
Owned jointly with Donald Webster Rental property-75 Liberty Hwy. Windsor, NY 13865			70,000.00	230,308.54
	}			

TOTAL

335,000.00

(Report also on Summary of Schedules)

#### Case 15-60014-6-dd

Doc 1

#### Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Page 8 of 36 Document

B6B (Official Form 6B) (12/07)

Debtor(s)

Case No. (If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	X 0 X B	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash c	on hand.		Cash on Hand		220.00
	ing, savings or other financial		Checking Account - 1st Niagara		4,891.00
shares thrift, homes unions cooper	nts, certificates of deposit or in banks, savings and loan, building and loan, and tead associations, or credit s, brokerage houses, or ratives.	V	Checking Account - Horizons		1,862.00
	ty deposits with public utilities, one companies, landlords, and	Х			
	hold goods and furnishings, e audio, video, and computer nent.		Household Goods - secured by Olums Misc. Household Goods		6,000.00 1,500.00
antiqu	, pictures and other art objects, es, stamp, coin, record, tape, act disc, and other collections or tibles.	Х			
6. Weari	ng apparel.		Wearing apparel		1,000.00
7. Furs a	nd jewelry.	X			
	ms and sports, photographic, her hobby equipment.	Х			
insura	st in insurance policies. Name nce company of each policy and e surrender or refund value of		Term Life Insurance Policy - cash value 0		0.00
10. Annui issue.	ties. Itemize and name each	Х			
define under define Give p record	sts in an education IRA as d in 26 U.S.C. § 530(b)(1) or a qualified State tuition plan as d in 26 U.S.C. § 529(b)(1). particulars. (File separately the (s) of any such interest(s). 11	Х			
other p	sts in IRA, ERISA, Keogh, or pension or profit sharing plans. particulars,	х			
	and interests in incorporated nincorporated businesses.	Х			
	sts in partnerships or joint es. Itemize.	Х			

#### Case 15-60014-6-dd Doc 1

Document Page 9 of 36

Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main

B6B (Official Form 6B) (12/07) - Cont.

IN RE Dollinger, Robert A

_ Case No. _

Debtor(s)

(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

····		,			
	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WHE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		<u> </u>	
22.	Patents, copyrights, and other intellectual property, Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars,	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2001 Chevy Blazer		2,000.00
	other vehicles and accessories.		2008 Rav 4 - secured by Exeter Finance		12,000.00
			2010 Chevy Impala - secured by Credit Acceptance		13,000.00
26	Boats, motors, and accessories.	х			
	Aircraft and accessories.	х			
	Office equipment, furnishings, and supplies.	х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Х			_
31.	Animals.		1 dog		50.00
32,	Crops - growing or harvested. Give particulars.	Х			
	Farming equipment and implements.	X		1	

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Case 15-60014-6-dd Doc	1 Filed 01/09/1	5 Entered

Debtor(s)

Document Page 10 of 36

01/09/15 09:26:15 Desc Main

B6B (Official Form 6B) (12/07) - Cont.

	-	ED. 714			
IN	$\mathbf{KL}$	Dolling	ger.	Robe	ert A

 Case No.	
	(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	вхох	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34	Farm supplies, chemicals, and feed.	X			
		х		;	
35.	Other personal property of any kind not already listed. Itemize.	^			
	not already fisted, itemize.			'	
					.
					İ
		L		L	
			TO'	ľAL	42,523.00

#### Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Page 11 of 36 Document

B6C (Official Form 6C) (04/13)

IN	RE	Dollinger	Rohert	Δ

	Case No.	WHAT THE TAX TO THE TA
Debtor(s)		(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY Personal Residence	11 USC § 522(d)(1)	500.00	60,000.0
51 Harry L. Drive Kirkwood, NY 13795	11 000 9 022(0)(1)	500.00	00,000.0
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	11 USC § 522(d)(5)	220.00	220.00
Checking Account - 1st Niagara	11 USC § 522(d)(5)	4,891.00	4,891.0
Checking Account - Horizons	11 USC § 522(d)(5)	1,862.00	1,862.0
lousehold Goods - secured by Olums	11 USC § 522(d)(3)	100.00	6,000.0
Misc. Household Goods	11 USC § 522(d)(3)	1,500.00	1,500.0
Wearing apparel	11 USC § 522(d)(3)	1,000.00	1,000.0
2001 Chevy Blazer	11 USC § 522(d)(2)	2,000.00	2,000.0
2010 Chevy Impala - secured by Credit	11 USC § 522(d)(2)	200.00	13,000.0
dog	11 USC § 522(d)(3)	50.00	50.0

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 12 of 36

B6D (Official Form 6D) (12/07)

IN RE Dollinger, Robert A	Case No.
Debtor(s)	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER, (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			second mortgage 75 Liberty Hwy.	T		厂	13,530.84	13,530.84
Bank of America, N.A. Bankruptcy Department 4161 Piedmont Parkway NC4-105-08-14 Greensboro, NC 27410								
No. 1 (Act of Control	_	<u> </u>	VALUE \$ 70,000.00		<u> </u>			<u> </u>
ACCOUNT NO. 0146			Auto Loan - 2010 Chevy Impala				14,121.00	1,121.00
Credit Acceptance 25505 West Twelve Mile Road Southfield, MI 48034							:	
			VALUE \$ 13,000.00	1				
ACCOUNT NO. 5631	T		Auto Ioan 2008 Toyota Rav4	T	<u> </u>		12,273.76	273.76
Exeter Finance 222 Las Colinas Blvd. W Irving, TX 75039								
			VALUE \$ 12,000.00	1				
ACCOUNT NO.	T		second mortgage 51 Harry L. Dr.	1		<u> </u>	16,200.00	16,200.00
GHS Credit Union 910 Front St. Binghamton, NY 13902								
			VALUE \$ 60,000.00	-				
2 continuation sheets attached		: <b>L</b> -	(Total of	-	oag	e)	\$ 56,125.60	\$ 31,125.60
			(Use only on		Tot pag		\$	\$
			(4.1. 11.0		. 0	,	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

#### Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Case 15-60014-6-dd Doc 1 Document Page 13 of 36

B6D (Official Form 6D) (12/07) - Cont.

IN RE Dollinger, Robert A	Case No.
Debtor(s)	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Condition Sheet)	_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		i	mortgage on 51 Broad St. JC		Ī	İ	54,891.00	19,891.00
Green Tree Servicing PO Box 6176 Rapid City, SD 57709								
			VALUE \$ 35,000.00		L			
ACCOUNT NO.  HSBC Attn: Bankruptcy Dept. PO Box 5253 Carol Stream, IL. 60197	X	J	mortgage on 52 Aspen Lane - joint with Donald Webster				34,000.00	
			VALUE \$ 35,000.00					
ACCOUNT NO. L.008			misc. furniture				9,214.81	3,214.81
Olums of Binghamton PO Box 1067 Vestal, NY 13851								
	ŀ		VALUE \$ 6,000.00					
ACCOUNT NO. PHH Mortgage PO Box 5452 Mt. Laurel, NJ 08054			first mortgage on 84 State Line Rd.				138,475.97	3,475.97
			VALUE \$ 135,000.00					
ACCOUNT NO.	1	ļ	Assignee or other notification for:		-			
HSBC Mortgage Corporation (USA) 636 Grand Regency Boulevard Brandon, FL 33510			PHH Mortgage					
			VALUE \$					
ACCOUNT NO. 4176			mortgage on 75 Liberty Hwy, Windsor				82,277.70	12,277.70
Seterus Inc. 14523 SW Millikan Way Ste 200 Beaverton, OR 97005								
			VALUE\$ 70,000.00					
Sheet no. 1 of 2 continuation sheets atta Schedule of Creditors Holding Secured Claims	ched	to	(Total of	his		e)	\$ 318,859.48	\$ 38,859.48
			(Use only on		Tot pag		\$	\$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

#### Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Case 15-60014-6-dd Doc 1 Document Page 14 of 36

B6D (Official Form 6D) (12/07) - Cont.

~~ -			
IN	RE	Dollinger.	Robert A

 Case No.		

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER, (See Instructions Above.)	CODEBTOR	HUSBAND, WHE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		$\vdash$	Assignee or other notification for:	+				
Residential Credit Solutions PO Box 163229 Fort Worth, TX 76161	-		Seterus Inc.		i			
	Ì		VALUE \$					
ACCOUNT NO.			4th mortgage on 51 Harry L. Dr., 3rd				12,500.00	12,500.00
Small Business Administration 801 Tom Martin Dr. Ste 120 Birmingham, AL 35211-6424			mortgage on 75 Liberty Hwy, and 2nd mortgage on 84 State Line Rd.					
			VALUE \$ 265,000.00					
ACCOUNT NO.	T		4th mortgage on 75 Liberty Hwy., 3rd				108,000.00	108,000.00
Small Business Administration 801 Tom Martin Dr. Ste 120 Birmingham, AL 35211-6424			mortgage on 84 State Line Rd, and 3rd mortgage on 51 Harry L Drive					
			VALUE \$ 265,000.00	7				
ACCOUNT NO.			5th mortgage on 75 Liberty Hwy and 5th	_	_		14,000.00	14,000.00
Small Business Administration 801 Tom Martin Dr. Ste 120 Birmingham, AL 35211-6424			mortgage on 51 Harry L Drive					
			VALUE \$ 130,000.00	1				
ACCOUNT NO.			first mortgage 51 Harry L. Drive	T	Г	_	61,000.00	1,000.00
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306								
			VALUE\$ 60,000.00					
ACCOUNT NO.			Assignee or other notification for:	1				
Shapiro, DiCaro & Barak LLP 175 Mile Crossing Boulevard, Rochester, NY 14624			Wells Fargo Home Mortgage					
			VALUE \$	1				
Sheet no. 2 of 2 continuation sheets attack Schedule of Creditors Holding Secured Claims	hed	lo	(Total of t		oago Fots	e) al	\$ 195,500.00 \$ 570.485.08	\$ 135,500.00

(Use only on last page) \$ 570,485.08 \$ 205,485.08

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

## B6E (Official Form 6E) (04/13)

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Doc 1

Entered 01/09/15 09:26:15 Desc Main Filed 01/09/15 Document Page 15 of 36

Case 15-60014-6-dd

IN RE Dollinger, Robert A Debtor(s) Case No.

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See, 11 U.S.C. §112 and Fed, R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community," If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority

	d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

## Case 15-60014-6-dd

Doc 1

#### Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 16 of 36

R6F	(Offici	al Form	6F)	(12/07)

IN RE Dollinger, Robert A

Debtor(s)

Case No.

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr, P. 1007(m), Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided,

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	VISCOLLE	AMOUNT OF CLAIM
ACCOUNT NO.	T		Extermination service - business debt	7		T	A110 TATE OF THE STREET
Big R & J Exterminating PO Box 232 E.S.S. Binghamton, NY 13904							1,215.00
ACCOUNT NO. 8702	-	┧	credit card	$\dagger$	十	+	1,210.00
Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281					-		1,616.00
ACCOUNT NO. 3070	+	<u> </u>	credit card	$\dagger$	十	†	1,010.00
Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281							1,440.00
ACCOUNT NO. 6287			Originally US Asset Management Inc.	7		T	
EOS CCA 700 Longwater Dr. Norwell, MA 02061-1624							187.46
3 continuation sheets attached			Si (Total of this		otal		4,458.46
o communication success analytical			(Use only on last page of the completed Schedule F. Report at the Summary of Schedules and, if applicable, on the Sta	To also itist	otal on ical		7,100,40

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 17 of 36

B6F (Official Form 6F) (12/07) - Cont.

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IN	$\mathbf{R}\mathbf{E}$	Dolling	ier. Re	obert A

	Case No.
Debtor(s)	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		`	Continuation Show)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3850	H		purchases	-		_	
Fingerhut 6250 Ridgewood Road St. Cloud, MN 56303	-						320.97
ACCOUNT NO. 1759	-		Medical	Ħ	┝	-	
HRRG PO Box 459080 Sunrise, FL 33345							535.00
ACCOUNT NO. <b>5155</b>	┢	┢	Home Depot/ Citibank - business debt	t			
Monarch Recovery Management PO Box 16119 Philadelphia, PA 19114-0589	-		•				774.45
ACCOUNT NO.		<u> </u>	Assignee or other notification for:	$\vdash$		-	
Home Depot/CBNA PO Box 6497 Sioux Falls, SD 57117			Monarch Recovery Management				
ACCOUNT NO. <b>7736</b>	_		student loan	+		-	
Nelnet Loan Services Inc. PO Box 17460 Denver, CO 80217							
4.000 VIII VIII VIII VIII VIII VIII VIII			medical debt	-		_	27,373.05
ACCOUNT NO. 4877 Our Lady Of Lourdes Memorial Hospital 169 Riverside Drive Binghamton, NY 13905				į			000.00
ACCOUNT NO.	-		Assignee or other notification for:	+-		H	889.60
Burr & Reid, LLP PO Box 2308 Binghamton, NY 13902-2308			Our Lady Of Lourdes Memorial Hospital				
Sheet no. 1 of 3 continuation sheets attached to		<u>L</u>	<u> </u>	<u></u>		 o1	
Sheet no. 1 of 3 continuation sheets atlached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	oage Tot so c stic	e) al on al	\$ 29,893.07 \$

#### Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Case 15-60014-6-dd Document Page 18 of 36

B6F (Official Form 6F) (12/07) - Cont.

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			-	
T)	oh	fΩ	••6	٠,

__ Case No. ___

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_	_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9357	<del> </del>		medical bill	П	_	十	
ProMedical PO Box 310 Bedford, MA 01730							49.21
ACCOUNT NO.			Assignee or other notification for:	H		+	40.21
Lourdes 169 Riverside Dr. Binghamton, NY 13905			ProMedical				
ACCOUNT NO. 5914			business debt		-	+	
Roto-Rooter 26 Towpath Rd Binghamton, NY 13904							402.00
ACCOUNT NO. 8866	_	····	fuel	$\vdash$	-		403.92
Suburban Propane PO Box 530 Dewitt, NY 13214							
ACCOUNT NO.	-		Assignee or other notification for:	$\dashv$	$\dashv$		110.94
Suburban Propane 240 Rt. 10 West PO Box 206 Whippany, NJ 07981			Suburban Propane				
ACCOUNT NO. <b>0565</b>	$\vdash$		medical debt	H		1	
United Health Services 346 Grand Avenue Johnson City, NY 13790							565.61
ACCOUNT NO.		-	Assignee or other notification for:	H	$\vdash$	$\parallel$	300.01
Burr & Reid, LLP PO Box 2308 Binghamton, NY 13902-2308			United Health Services				
Sheet no. 2 of 3 continuation sheets attached to	<u></u>	<u> </u>		Jl Sub	L tota	L   11	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the S	nis p T t als	age Fota o o	al n	\$ 1,129.68
			Summary of Certain Liabilities and Relate				\$

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 19 of 36

B6F (Official Form 6F) (12/07) - Cont.

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IIN	$\mathbf{K}\mathbf{E}$	Dollinger,	Robert A	

	Case No.
Debtor(s)	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			·				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER, (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOPF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5278			medical debt	H	$\exists$	Πİ	
United Medical Associates 246 Grand Ave Johnson City, NY 13790-2558	•						294.00
ACCOUNT NO.	╁		Assignee or other notification for:	H	_	$\vdash$	20-1100
CBCS PO Box 69 Columbus, OH 43216	-		United Medical Associates				
ACCOUNT NO. 0987			medical	H	1	$\vdash$	
Vestal Emergency Squad PO Box 126 WVS Binghamton, NY 13905	•						1,540.00
ACCOUNT NO.							
ACCOUNT NO.							VAR. 1.178 B 101
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	• •		/m 1 p.d	Sub	tota	al	\$ 1,834.00
schedule of Creditors floking Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rolate	T t als tatis	Fota o oi stica	al on al	\$ 1,834.00 \$ 37,315.21
			Building of Certain Baumiles and Relate	- 10	a.a.	ワード	~, · · · · · · · · · · · · · · · ·

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 20 of 36

B6G (Official Form 6G) (12/07)

IN RE Dollinger, Robert A	Case No.
Debtor(s)	(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.				

## Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 21 of 36

B6H (Official Form 6H) (12/07)

IN RE Dollinger, Robert A	Case No.
Debtor(s)	(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check	this	box	if	debtor	has no	codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
onald Webster 05 Hanna St. Apt. 1 West ndicott, NY 13760	HSBC Attn: Bankruptcy Dept. PO Box 5253 Carol Stream, IL 60197

Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 22 of 36

Fill in this information to identify	your case:				
Debtor 1 Robert A Dollinger		N. N. 196. p. 2 - 1 - 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -	and the lands and property		
First Name Debtor 2	Middle Name	Last Name			
(Spouse, if filling) First Name	Middle Name	Last Name	<del></del>		
United States Bankruptcy Court for the: I	Northern District of New York, Ut	tica Divis <b>i</b> on			
Case number(If known)				Check if this is:	
				An amended filing	
			(	A supplement showing chapter 13 income as o	
Official Form 6l		*		MM / DD / YYYY	The second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second secon
Schedule I: You	ır Income				12/13
Be as complete and accurate as possupplying correct information. If you are separated and your spouseparate sheet to this form. On the	ou are married and not filings is a not filing with you, de top of any additional page	ng jointly, and yo Io not include in	our spouse is liv formation about	ing with you, include inform your spouse. If more space	nation about your spouse e is needed, attach a
Fill in your employment information.	and the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of t	Debtor 1		Debtor 2 or n	on-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  Not employ	/ed	☐ Employed ☐ Not emplo	yed
include part-time, seasonal, or					
self-employed work.  Occupation may include student or homemaker, if it applies.	Occupation				
	Employer's name	New York Sta	ate Insurance l	und	
	Employer's address				
		Number Street		Number Street	
		City	State ZIP Con	le City	State ZIP Code
	How long employed then	e?	<del>-</del>		
Bat 2: Give Details About	Monthly Income				
Estimate monthly income as of	the date you file this form	. If you have noth	ning to report for a	any line, write \$0 in the space	. Include your non-filing
spouse unless you are separated.  If you or your non-filing spouse habelow. If you need more space, at	ve more than one employer	r, combine the inf s form.	omation for all e	mployers for that person on th	e lines
			For De	pbtor 1 För Debtor 2 o non-filling spoi	Mark Con-
List monthly gross wages, sala deductions). If not paid monthly,			^{2.} \$ <u>7,1</u>	16.68	
3. Estimate and list monthly over	time pay.		3. +\$(	0.00 + \$	
4. Calculate gross income. Add hi	ne 2 + line 3.		4. \$ <u>7,1</u>	16.68 \$	

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 23 of 36

Debtor 1

Robert A Dollinger

Last Name

Case number (if known)_

	e magenesia e e magenesia e a	Fo	r Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>3</b> 4.	\$_	7,116.68	\$	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$	2,288.43	\$	
5b. Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$_	550.33	\$	
5e. Insurance	5e.	\$_	746.68	\$	
5f. Domestic support obligations	5 <b>f</b> .	\$	0.00	\$	
5g. Union dues	5g.	\$	64.05	\$	
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$_	3,649.49	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	3,467.19	\$	
8. List all other income regularly received:					
<ol> <li>Net income from rental property and from operating a business, profession, or farm</li> </ol>					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	4,600.00	\$	
8b. Interest and dividends	8b.	\$	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a depend regularly receive	ent				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00	\$	
8d. Unemployment compensation	8d.	\$_	0.00	\$	
8e. Social Security	8e.	\$_	0.00	\$	
8f. Other government assistance that you regularly receive					
Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	\$_	0.00	\$	
8g. Pension or retirement income	8g.	ď	0.00	<b>ው</b>	
•	Ü	\$_	0.00	\$	
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	4,600.00	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$_	8,067.19	<b>* * * *</b>	\$ <u>8,067.19</u>
11. State all other regular contributions to the expenses that you list in Sche					
Include contributions from an unmarried partner, members of your household, other friends or relatives.	•	•			
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailabl	e to pay expens		
Specify:				11. <b>†</b>	· \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Column 11.					\$_8,067.19 Combined
13. Do you expect an increase or decrease within the year after you file this	form	?			monthly income
Yes. Explain: None					

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 24 of 36

Fill in this information to identify your case:				
Debtor 1 Robert A Dollinger First Name Middle Name Last Name	Check if	this is:		
Debtor 2		nended filing		
(Spouse, if filing) First Name Middle Name Last Name	☐ A sup	plement showing post		
United States Bankruptcy Court for the: Northern District of New York, Utica Division	CAPOI	nses as of the following	g date:	
Case number (If known)	<u> </u>	DD / YYYY earate filing for Debtor	2 hanayan Dahtar 2	
Official Form 6J		ains a separate house		
Schedule J: Your Expenses			12/13	
Be as complete and accurate as possible. If two married people are filinformation. If more space is needed, attach another sheet to this form (if known). Answer every question.				
Partity Describe Your Household				
1. Is this a joint case?				
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?			TO THE PROPERTY OF	
<ul><li>□ No</li><li>□ Yes. Debtor 2 must file a separate Schedule J.</li></ul>			And and and and and and and and and and a	
2. Do you have dependents?	Dependent's relationship to	Donandant's	Door dependent live	
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
Do not state the dependents' names.	Son		No Yes	
Tallio.	Daughter	16	□ No	
			Yes	
			☐ No ☐ Yes	
			☐ No	
	· · · · · · · · · · · · · · · · · · ·		☐ Yes	
			☐ No	
			☐ Yes	
a. Do your expenses include expenses of people other than yourself and your dependents?	T TO ANY OWN TO BE AND THE STANDARD OF THE STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD AND A STANDARD	NOT A MANAGEMA TOWN		
Estimate Your Ongoing Monthly Expenses			Verification	
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplem applicable date.		•	•	
Include expenses paid for with non-cash government assistance if you				
such assistance and have included it on Schedule I: Your Income (Official Form 6I.)  Your expenses				
<ol> <li>The rental or home ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	e iirst mongage payments and	4. \$ <u>85</u>	0.00	
If not included in line 4:				
4a. Real estate taxes		•	.00	
4b. Property, homeowner's, or renter's insurance			0.00	
4c. Home maintenance, repair, and upkeep expenses		-	0.00	
4d. Homeowner's association or condominium dues		4d. \$ <u>0</u>	.00	

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 25 of 36

Debtor 1 Robert A Dollinger Case number (##nown) Case number (##nown)

TREATMENT OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF T		Yc	our expenses
5. Additional mortgage payments for your residence, such as home equity	loans 5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	375.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	160.00
6d. Other. Specify: Cable Internet	6d.	\$_	210.00
7. Food and housekeeping supplies	7.	\$	600.00
8. Childcare and children's education costs	8.	\$	200.00
9. Clothing, laundry, and dry cleaning	9.	\$	200.00
10. Personal care products and services	10.	\$	50.00
11. Medical and dental expenses	11.	\$	60.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	75.00
14. Charitable contributions and religious donations	14.	\$ <u></u>	385.00
<ul><li>15. insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 2</li></ul>			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	0.00
15d. Other insurance. Specify:		\$	0.00
6. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 of Specify:	or 20.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Carpayments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:		\$	0.00
17d. Other. Specify:		\$	0.00
<ol> <li>Your payments of alimony, maintenance, and support that you did not your pay on line 5, Schedule I, Your Income (Official Form 6I).</li> </ol>	report as deducted from 18.	\$	0.00
19. Other payments you make to support others who do not live with you.		\$	0.00
Specify:			
20. Other real property expenses not included in lines 4 or 5 of this form of	or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$	2,024.00
20b. Real estate taxes	20b.	\$	452.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	<b>2</b> 0d.	\$	300.00
20e. Homeowner's association or condominium dues	20e,	\$	0.00

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 26 of 36

Debtor 1 Robert A Dollinger First Name Middle Name	LastName	Case number (ifknown)		
21. Other. Specify:		21.	+\$	0.00
22. Your monthly expenses. Add lines The result is your monthly expenses.	‡through 21.	22.	\$	6,391.00
		<b>66</b> .		
23. Calculate your monthly net income.				
23a. Copy line 12 (your combined m	onthly income) from Schedule I.	23a.	\$	8,067.19
23b. Copy your monthly expenses from	ım line 22 above.	23b,	-\$	6,391.00
23c. Subtract your morthly expenses The result is your monthly net in		23c.	\$	1,676.19
For example, do you expect to finish p mortgage payment to increase or decr No.	ase in your expenses within the year after aying for your car loan within the year or do ease because of a modification to the terms	you expect your		
Yes. None			· consistent subject positions and	

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 27 of 36

B6 Declaration (Official Form 6 - Declaration)	) (12/07)			
IN RE Dollinger, Robert A		Case No.		
	Debtor(s)		(If known)	
DECL	ARATION CONCERNING DE	BTOR'S SCHEDULES		
DECLARAT	ION UNDER PENALTY OF PERJU	RY BY INDIVIDUAL DEF	BTOR	
I declare under penalty of perjury that I true and correct to the best of my know		d schedules, consisting of	22 sheets, and that they are	
Date: January 6, 2015	Signature: /e/ Robert A Dollinger Robert A Dollinger	Robert A.	Dollayle Deblor	
Date:	Signature:			
			(Joint Debter, If Emp) t case, both spouses must sign.]	
DECLARATION AND SIGNA	TURE OF NON-ATTORNEY BANKRU	PTCY PETITION PREPARE	R (See 11 U.S.C. § 110)	
I declare under penalty of perjury that: (1 compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines bankruptcy petition preparers, I have given any fee from the debtor, as required by that	with a copy of this document and the not have been promulgated pursuant to 11 L the debtor notice of the maximum amount	ices and information required t LS.C. § 110(h) setting a maxin	mder 11 U.S.C. §§ 110(b), 110(h), num fee for services chargeable by	
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  Social Security No. (Required by 11 U.S.C. § 110.)  If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.				
Address				
Signature of Bankruptcy Petition Preparer		Dale	White had been home or a second	
Names and Social Security numbers of all of is not an individual:	ther individuals who prepared or assisted i	n preparing this document, unle	ess the bankruptcy petition preparer	
If more than one person prepared this doct	ment, attach additional signed sheets co	nforming to the appropriate O	fficial Form for each person.	
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110; 18	comply with the provision of title 11 and 3 U.S.C. § 156.	the Federal Rules of Bankrupt	cy Procedure may result in fines or	
DECLARATION UNDER	PENALTY OF PERJURY ON BEHA	ALF OF CORPORATION C	OR PARTNERSHIP	
I, the	(the president or	other officer or an authoriz	ed agent of the corporation or a	
member or an authorized agent of the p (corporation or partnership) named as a schedules, consisting of shee knowledge, information, and belief.	artnership) of the	alty of perjury that I have re	ead the foregoing summary and	
Date:	Signature:			

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[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

(Print or type name of individual signing on behalf of debtor)

## Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 28 of 36

B7 (Official Form 7) (04/13)

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## United States Bankruptcy Court Northern District of New York, Utica Division

Northern District of New York, O	dica Division
IN RE:	Case No.
Dollinger, Robert A	Chapter 13
Debtor(s)	
STATEMENT OF FINANCIAL	AFFAIRS
This statement is to be completed by every debtor. Spouses filing a joint petition may fil is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furni is filed, unless the spouses are separated and a joint petition is not filed. An individual defarmer, or self-employed professional, should provide the information requested on this state personal affairs. To indicate payments, transfers and the like to minor children, state the cliquardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child	ish information for both spouses whether or not a joint petition ebtor engaged in business as a sole proprietor, partner, family atement concerning all such activities as well as the individual's hild's initials and the name and address of the child's parent or
Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in b 25. If the answer to an applicable question is "None," mark the box labeled "None." use and attach a separate sheet properly identified with the case name, case number (if kn	' If additional space is needed for the answer to any question,
DEFINITIONS	
"In business." A debtor is "in business" for the purpose of this form if the debtor is a confor the purpose of this form if the debtor is or has been, within six years immediately precan officer, director, managing executive, or owner of 5 percent or more of the voting or expartner, of a partnership; a sole proprietor or self-employed full-time or part-time. An indifform if the debtor engages in a trade, business, or other activity, other than as an employee,	eding the filing of this bankruptcy case, any of the following: quity securities of a corporation; a partner, other than a limited vidual debtor also may be "in business" for the purpose of this
"Insider." The term "insider" includes but is not limited to: relatives of the debtor; gen which the debtor is an officer, director, or person in control; officers, directors, and any affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor.	persons in control of a corporate debtor and their relatives;
1. Income from employment or operation of business	
None State the gross amount of income the debtor has received from employment, tradincluding part-time activities either as an employee or in independent trade or busicase was commenced. State also the gross amounts received during the two year maintains, or has maintained, financial records on the basis of a fiscal rather that beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is not filed.)	iness, from the beginning of this calendar year to the date this ars immediately preceding this calendar year. (A debtor that n a calendar year may report fiscal year income. Identify the ate income for each spouse separately. (Married debtors filing
AMOUNT SOURCE 86,781.00 2013 Wages	
85,635.00 2014 Wages	
25,800.00 2013 Rental Business - gross income	
2. Income other than from employment or operation of business	
None State the amount of income received by the debtor other than from employment, tr two years immediately preceding the commencement of this case. Give particul separately. (Married debtors filing under chapter 12 or chapter 13 must state income the spouses are separated and a joint petition is not filed.)	ars. If a joint petition is filed, state income for each spouse
3. Payments to creditors  Complete a. or b., as appropriate, and c.	
None a. Individual or joint debtor(s) with primarily consumer debts: List all payments of debts to any creditor made within 90 days immediately preceding the commencement constitutes or is affected by such transfer is less than \$600. Indicate with an asterist a domestic support obligation or as part of an alternative repayment schedule us counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include the counseling agency.)	ent of this case unless the aggregate value of all property that $k$ (*) any payments that were made to a creditor on account of ender a plan by an approved nonprofit budgeting and credit

petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### Entered 01/09/15 09:26:15 Desc Main Case 15-60014-6-dd Doc 1 Filed 01/09/15 Page 29 of 36 Document

Olums of Binghamton PO Box 1067 Vestal, NY 13851	\$460 per month for 3 months	1,380.00	9,214.81
Credit Acceptance 25505 West Twelve Mile Road Southfield, MI 48034-0000	\$360 per month for 3 months	1,080.00	14,121.00
Exeter Finance 222 Las Colinas Blvd. W Irving, TX, 75039-0000	\$308 per month for 3 months	924.00	12,273.76

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Wells Fargo Home Mortgage v. Robert Dollinger

Foreclosure

Broome County Supreme Court Pending

Residential Credit v. Robert

Foreclosure

Broome County Supreme Court Pending

Dollinger

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

8. Lo	sses		
None	List all losses from fire, theft, other casualty of commencement of this case. (Married debtors a joint petition is filed, unless the spouses are	or gambling within <b>one year</b> immediately preceding filing under chapter 12 or chapter 13 must include separated and a joint petition is not filed.)	g the commencement of this case or since the losses by either or both spouses whether or no
9. Pa	yments related to debt counseling or bankrup	otcy	
None		by or on behalf of the debtor to any persons, includer preparation of a petition in bankruptcy within one y	
Pete 30 R	IE AND ADDRESS OF PAYEE r A. Orville PC iverside Dr. lhamton, NY 13905	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,285.00
10. O	ther transfers		
None	absolutely or as security within two years im-	ransferred in the ordinary course of the business or mediately preceding the commencement of this cas both spouses whether or not a joint petition is filed	se. (Married debtors filing under chapter 12 o
None	b. List all property transferred by the debtor wit device of which the debtor is a beneficiary.	hin ten years immediately preceding the commence	ment of this case to a self-settled trust or simila
11. C	losed financial accounts		***
None	transferred within one year immediately preceptificates of deposit, or other instruments; sl brokerage houses and other financial institution	d in the name of the debtor or for the benefit of the beding the commencement of this case. Include c nares and share accounts held in banks, credit unic ons. (Married debtors filing under chapter 12 or clar to both spouses whether or not a joint petition is file	hecking, savings, or other financial accounts ons, pension funds, cooperatives, associations apter 13 must include information concerning
12, S	afe deposit boxes		***************************************
None	preceding the commencement of this case. (Ma	ry in which the debtor has or had securities, cash, carried debtors filing under chapter 12 or chapter 13 filed, unless the spouses are separated and a joint p	must include boxes or depositories of either o
13. S	etoffs	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s	, , , , , , , , , , , , , , , , , , , ,
None	List all setoffs made by any creditor, including case. (Married debtors filing under chapter 12 petition is filed, unless the spouses are separat	a bank, against a debt or deposit of the debtor withi or chapter 13 must include information concernin ed and a joint petition is not filed.)	n 90 days preceding the commencement of thing either or both spouses whether or not a join
14. P	roperty held for another person		, manyanan
None	List all property owned by another person that	the debtor holds or controls.	
NAM <b>Vari</b> c	E AND ADDRESS OF OWNER ous	DESCRIPTION AND VALUE OF PROP. \$6,000.00 held as security deposits tennants	
15. P	rior address of debtor		,
None		iately preceding the commencement of this case, lis	

ADDRESS

84 State Line Rd, Vestal, NY, 13850

NAME USED Robert Dollinger DATES OF OCCUPANCY 2006 - November 2014

2006 - November 2

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law, Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number,

#### 18. Nature, location and name of business



None a. If the debtor is an individual, list the names, addresses, tax payer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\mathbf{V}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

# Case 15-60014-6-dd Doc 1 Filed 01/09/15 Entered 01/09/15 09:26:15 Desc Main Document Page 32 of 36

None d. List all finance the debtor within	al institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the two years immediately preceding the commencement of this case.			
20. Inventories				
a. List the dates dollar amount ar	of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the d basis of each inventory.			
None b. List the name	and address of the person having possession of the records of each of the two inventories reported in a., above,			
21. Current Partners,	Officers, Directors and Shareholders			
None a. If the debtor is	a partnership, list the nature and percentage of partnership interest of each member of the partnership.			
None b. If the debtor is or holds 5 percer	a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, tor more of the voting or equity securities of the corporation.			
22. Former partners,	fficers, directors and shareholders			
None a. If the debtor is of this case.	a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement			
None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediate preceding the commencement of this case.				
23. Withdrawals from	a partnership or distributions by a corporation			
None If the debtor is a p bonuses, ioans, s case.	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of the			
24. Tax Consolidation	Group			
None If the debtor is a computation purposes of which	orporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax n the debtor has been a member at any time within six years immediately preceding the commencement of the case.			
25. Pension Funds,				
None If the debtor is no has been respons	an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, ble for contributing at any time within six years immediately preceding the commencement of the case.			
(If completed by an i	dividual or individual and spouse]			
I declare under penalt thereto and that they	· ·			
Date: January 5, 20	5 Signature /s/ Robert A Dollinger Roll A. Dollinger Robert A Dollinger			
Date:	Signature of Joint Debtor (if any)			
	0 continuation pages attached			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

## United States Bankruptcy Court Northern District of New York, Utica Division

IN RE:		Case No.			
Do	ollinger, Robert A	Chapter 13			
	Debtor(s)				
	DISCLOSURE OF C	OMPENSATION OF ATTORNEY FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$\$,200.00			
	Prior to the filing of this statement I have received $\ \ldots$	\$ <u>1,285.00</u>			
		\$ <u>2,915.00</u>			
2.	The source of the compensation paid to me was:	tor Other (specify):			
3,	The source of compensation to be paid to me is:	tor Other (specify):			
4.	I have not agreed to share the above-disclosed compe	sation with any other person unless they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compensa together with a list of the names of the people sharing	ion with a person or persons who are not members or associates of my law firm. A copy of the agreement, in the compensation, is attached.			
5.	In return for the above-disclosed fee, I have agreed to rend	er legal service for all aspects of the bankruptcy case, including:			
	<ul> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of credite</li> <li>d. Representation of the debtor in adversary proceeding</li> <li>e. [Other provisions as needed]</li> </ul>	s and confirmation hearing, and any adjourned hearings thereof;			
6.	By agreement with the debtor(s), the above disclosed fee of Any necessary adversary proceedings Loss mitigation proceedings	oes not include the following services:			
	CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	January 5, 2015	/s/ Peter A. Orville			
-	Date Date	Peter A. Orville 102311  Peter A. Orville 102311  30 Riverside Dr  Binghamton, NY 13905  (607) 770-1007 Fax: (607) 770-1110			

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Page 2

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filling fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee; Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

B201B (Form 201B) (12/09)

WAY WE W.

#### United States Bankruptcy Court Northern District of New York, Utica Division

IIA RATUI	Case No.
Dollinger, Robert A	Chapter 13
Debtor(s)	
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certificate of [Non-Attorney	] Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	tor's petition, hereby certify that I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	principal, responsible person, or partner of the bankruptcy petition preparer.)
X	sponsible person, or
Certificate	of the Debtor
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as required by § 342(b) of the Bankruptcy Code.
Dollinger, Robert A Printed Name(s) of Debtor(s)	X /s/ Robert A Dollinger Count N. Dolly 1/05/2015 Signature of Debtor Date
Case No. (if known)	X Signature of Joint Debtor (if any) Date
The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.